



646 S. Lake Street
Gary, IN 46403
(219) 938-1188



INSIDE: LOW RATES, JUDY & CORYA'S SPLENDOR, KITTENS,
AND FOND MEMORIES WHILE QUARANTINED



NAME
"THIS
OLD
HOUSE" ...

Monday-Friday and give the correct address will win a \$50.00 gift certificate to their choice of Miller Pizza Station, Beach Café, 18th Street Brewery, Captain's House, Flamingo, or Tequila & Tacos.

... AND WIN \$50.00

Sorry, the present owner and family cannot win. You'll have a chance next newsletter.

To enter send an email with subject "Newsletter" to info@millerbeach.com.

You can also view our newsletter online at www.MillerBeach.com



Summer
2020

ILLINOISANS, DRUMS & DONNA SUMMER COMBINATION HELP MOLD AND SHAPE OUR WONDERFUL COMMUNITY

My last Realtor Viewpoint this Spring was written just as we were all learning the Covid-19 Virus was going to cause a shutdown of the nation's economy. It was a time of startling uncertainty. It still is. It seemed at that time a column that spoke of the history of resiliency of the Miller Beach community of Gary Indiana was the best way to optimistically address the unknown, unprecedented future. We are still in uncharted waters, but the last 3 months have seen a strong real estate market.



The first reason for this is without a doubt the interest rates. Post World War II mortgage rates have never been lower. My first home loan in 1970 had an interest rate of 7 1/2% and many of us remember the early 1980's and 17% mortgage rates. A few years ago, when rates dipped below 5%, I asked my father what were the lowest rates he remembered. He recalled after the war a veteran could get a VA loan for 4 1/2%. Having been retired for a number of years, he was astounded to hear the news when rates went below 5%. Rates now are around 3%. At a closing the day before I am writing this, the buyer's interest rate for a 30-year, low down payment loan was 3 1/8%.

This brings up the next reason for our market's success throughout the last quarter; folks from Illinois. Do you remember an outdoor billboard on the Indiana Toll Road that used to read "ILLIANNYOYED?". It seems many Illinois residents are feeling they have had enough with issues in Illinois. The 1st half of the year always has a limited statistical sample. That keeps us from being too certain the statistics are accurate in the long term. It still is a fact the majority of our buyers in the first 6 months of 2020 were from Illinois. As we close out the 1st month of the 3rd quarter that trend is continuing and so there is no reason to believe there is a change coming soon. Illinois buyers will remain a factor in all of Northwest Indiana's real estate markets.

So, what comes next for our strange and wonderful community? Miller Beach has never marched with middle of the road communities so even with my years of experience, predicting the future is difficult. Will our remarkable market continue? Will the increasing prices slow as the national market has begun to see last week? I'll fall back to the prediction made in the spring 2020 newsletter. What ever the world throws at us we will all be singing along with Donna Summer, "I will survive" or the Miller Beach version, "We will survive!"

BEACH BITS



Help your community by supporting local businesses!

- **Miller Pizza** - 622 1/2 S. Lake Street:
Summer hours: Closed Sundays, Mon. - Thru. 11am - 10 pm, Fri. - Sat. 11am - 11pm. Check their Facebook page for more info and upcoming events, www.millerpizza.net/
- **Miller Beach Arts & Creative District** - Gardner Center for the Arts - 540 S. Lake Street: **Covid Requirements:** Patrons are required to wear a mask and social distance. New hours: Fri. & Sat. 6-8pm, Sun. 2-4pm
- Aug. 1 - Joe Rauen - Live Music with Handmade instruments, 6pm - 9pm
- Aug. 7 - 28th - Monotype Paintings exhibit from Angela Saxon, Anne Corlett, and Royce Deans, 6-9pm
- Aug. 15 & 16 - Plein Air - Event and Exhibit 6-9pm
- Sept. 4th - 27th - Alumni Art Exhibit (William A. Wirt H.S.) 6-9pm
For more info - <https://millerbeacharts.org/>
- **Humane Society of Northwest IN** - 6100 Melton Road:
The Humane Society of Northwest IN is still in business, and if you're thinking about adopting please call to make an appointment to view the animals. The Humane Society has new hours: Monday and Wednesday from 11:00 am to 2:00 pm and Friday and Saturday from 11:00 am to 3:00 pm. Masks are required for entry. Also please remember the Humane Society depends on donations to employ staff who lovingly care for the animals, for food, and supplies to keep the facility up & running. Please consider a contribution today or go online for a list of supplies you can donate! - <http://humanesocietynorthwestindiana.org/>
- **Paul H. Douglas Center For Environmental Education** -100 N. Lake St:
HOORAY, the center reopened Sunday June 14th. Normal summer hours are 9am-5pm everyday for groups of 10 or less. The Douglas Center and Nature Play Zone are set to reopen and provide new ways to enjoy the center responsibly. As always, you are welcome to hike the trails and bring your picnic lunch. www.facebook.com/IndianaDunesNPS or www.nps.gov/indu
- **Aquatorium** - 6918 Oak Ave:
The Aquatorium's Annual Event (Pizza Party) that was scheduled for Aug. 22nd is now canceled. For more info - www.aquatorium.org/
- **Indie Indie Bang Bang** - 625 S Lake Street:
Open daily 11am -6pm. Shop I2 B2 online! For more info - www.facebook.com/indieindiebangbang
- **D&K Gourmet Salads, Soul Food and Catering** - 625 S. Lake Street:
Newly opened with wide variety of delicious salads, wraps, sweets, Soul Bowls, and Smoothies! Monday - Closed, Tues. -Fri. 1am-8pm, Sat. & Sun. 11am- 5pm. For more info - dkgourmetsalads.com of follow them on
- **Lake Street Gallery** - 613 S Lake Street:
Open Tues-Fri: 10am-5:30pm & Saturday: 10am-4pm. For more info - www.lakestreetgallery.com or email gallopinglisa@msn.com
- **Miller Beach Farmers Market** - 667 S. Lake Street:
Every Sunday 11am-1pm, please note the new hours. The Market follows the guidelines of the State of IN in regards to the current COVID-19 crisis. For online market shopping or to pre-order from select vendors go to www.localline.ca/miller-beach-farmers-market. For more info email or to inquire about becoming a vendor please call 219-938-6758 or email market@millerbeachcharts.org
- For more info on our Miller Beach community events be sure to read **Street Beat** in this newsletter and go to www.VisitMillerBeach.com

POSITIVITY, HAPPY TIMES AND COVID-19

Home on the Range



It seems unlikely to be talking about good things in regards to the Corona Virus. It is horrible for anyone who gets it, scary for anyone on the vulnerable list and awful for anyone else caught in between and trying to avoid getting it. As the death toll from the virus continues to raise it's not always easy to find reasons to be cheerful but the various stages of the lock down we have

all been going through has brought a smorgasbord of side effects and some of them are surprisingly positive.

Community support groups have sprung up around the world with volunteers doing a little of everything for the elderly and those most vulnerable. There have been community concerts, sing-a-longs and flash light signals from people's balconies thanking, recognizing and hopefully giving joy to the essential workers on whom we all depend. Many of us may never have given much thought or appreciation to bus drivers, grocery store workers and sanitary workers – not to mention anyone and everyone in health care who through it all have been there continuing to do their jobs but never under such conditions and with such risk. How wonderful it is all these people are being recognized and so many good Samaritans have appeared on the scenes.

I think because of the virus a lot of us are more in touch with family and friends and especially those who don't live nearby. Internet technologies have helped people stay connected and to re-connect. In my case "The Girls of '65", a group of high school girl friends with whom I have always sporadically kept in touch over the years, now have "Zoom" meetings a couple of times a month. It began when we started checking on one another and ever since I am reminded again about not only good times and memories of our past but also why each and everyone has been a friend for so long - and that's a good thing.

De-cluttering is always a good thing and self quarantined time is a good time to do so. Our friends and neighbors report over the backyard fence about all they have discarded and the reorganizing they have done. Unfortunately the inventory of old snow sleds, computer screens, pieces of old stereo equipment and speakers at the Ayers' house hasn't been carted away and/or reorganized. Our basement looks the same. However, we are optimistic we will eventually get to these tasks and we, too, can reap yet another benefit of spending more time at home.

And because Gene & I are spending more time at home we decided the time was right to adopt a kitten. Gracie is her name and her arrival is without a doubt the best thing that has happened during the time we have been quarantined. She is playful, hilarious, indescribably cute, loving, entertaining and it is great to have such a fun distraction from the ways of the world outside our home.

At this time we don't know how long it will be until we look back at COVID-19 with less than fond memories. However, at some time the pandemic will be over. In the meantime the more we see, think and do that reflects happiness and positivity the more it can influence our mood and outlook. Take a minute to notice the unexpected kindnesses that are taking place. Then take a minute to be unexpectedly kind and thoughtful to someone else. It's what makes the world go 'round and it's what makes the world as we know it in Miller Beach a better place.



Even though as far as I know, Gracie, our new kitten, has never tasted tuna. Still the sound of a can opener or the smell of a just opened can of tuna has her scrambling down stairs, sliding around corners and skidding into the kitchen. This recipe can be used for a sandwich (Pretzel Bread is good) or can be served on a plate as a salad along with corn on the cob as a summer supper.



Tuna with a Tendency to be Terrific

- | | |
|--|--|
| 2 cans (5 oz) water packed tuna, drained & flaked | 1 small garlic clove |
| zest of one lemon plus juice of one lemon | 1/3 C mayonnaise |
| 1 - (6 oz) jar marinated artichokes, drained & chopped | 1/4 C roasted red bell peppers (comes in a jar), diced |
| 2 TBS diced green onion | 1 C Kalamata olives pitted, drained & sliced |

Combine tuna, garlic, lemon juice & zest, artichokes, red pepper & green onion. Stir well. Serve as a salad or on Ciabatta or Pretzel rolls.

MILLER BEACH!



1134 Putnam Street
\$535,000

www.MillerBeach.com
219-938-1188



Lake View!

Just one home from the Lake Michigan beach with wonderful lake views from several rooms. All high-end fit & finish in this custom built 2008 home with mid-century modern styling.

OGDEN DUNES!



5 Skyline Drive
\$315,000

www.MillerBeach.com
219-938-1188



Inviting Brick Home

This lovely, meticulously maintained brick home with year-round modest Lake views sits on a large peaceful, wooded lot. The house has a light, airy feel with beautiful hardwood floors throughout with 2 fireplaces, 2 bedrooms and 3 baths including a steam shower. Large patio area from the spacious walk out, light filled basement.



"Small Company, BIG RESULTS!"

219-938-1188



The Ayers Realtors' Team
Gene Ayers, GRI, CRS
Nancy Del Prado, GRI, CRS
Beth Buckley, Assoc. Broker
Judy Ayers, Renita Reyna



See our beach cam and virtual tours at www.MillerBeach.com

Brick ranch close to Beach



7732 Locust Ave.
\$169,900

Inside the National Park



9134 Pottawatomie Trl.
\$199,900

SOLD!

Remodeled brick cape cod across from Marquette Park



6615 Forest Ave.
\$215,900

Beautiful wooded lot



7500 Ash Ave
\$18,000



7638 Harold Ave.



1111 N. Vigo St.
\$69,900

Dune side building site



12 W Fairwater Ave, Beverly Shores \$250,000

Lake view lot



1109-1119 Union St.
\$119,900

SOLD!



8432-8436 Oak Ave.